

Readers may note that some information within these documents have been omitted / redacted.

Some information has been omitted / redacted as disclosure may prejudice the commercial interests of Irvine Housing Association trading as Riverside Scotland.

We recognise that the commercial sensitivity of information may decline over time and the harm arising from disclosure may be outweighed by the public interest in openness and transparency. We commit to review the redaction of any such information from time to time.

Some information has been redacted as it contains personal data which identifies an individual. Disclosure of this information would place Irvine Housing Association t/a Riverside Scotland in breach of the Data Protection Act 2018.

THE RIVERSIDE GROUP LIMITED

IRVINE HOUSING ASSOCIATION

Special Meeting of the Board held at 9.30 a.m. on
Friday 24 October 2025 at 44-46 Bank Street, Irvine

Minutes

Present: Mr J. Strang (In the Chair), Mrs M. Burgess, Mrs J. Deans-Regan, Mrs J. Galbraith, Ms S. Greene, Mr P. Mason, Mr J. Miller, Mrs S. Petrie and Mr B. Sadler.

In attendance were Mr G. Naylor, Mrs D. Boyle, Mrs P. Forrest and Ms P. McEvoy.

Apologies for Absence

Apologies for absence were received from Mr G. Darroch and Ms C. McGuinness.

Declarations of Interests

Nil.

1. Apologies of Absence

Apologies for absence were received from Mr G. Darroch and Ms C. McGuinness

2. Declarations of Interest

Mr G. Naylor advised that Association staff were affected by the Pension Salary Sacrifice Scheme due to be discussed at Any Other Business, however, there was no conflict of interest.

3. North Ayrshire Council Common Housing Register – Allocations Policy Review

Mrs P. Forrest gave an update on the review of North Ayrshire Council's Common Housing Register Allocations Policy, stating that the full and robust review of the policy had involved all Common Housing Register partners, Cairn, Cunningham and Trust Housing Associations and the

Association. The purpose of the review had been to update the policy to ensure it was reflective of legislative changes, stakeholder feedback and evolving housing need and the revised policy aimed to ensure there was fairness, transparency and responsiveness in housing allocations across North Ayrshire.

Mrs Forrest confirmed that the policy fully complied with the Housing (Scotland) Act 2014 and aligned with the Scottish Housing Allocations Practice Guide.

Mrs Forrest reported that extensive consultation was carried out on the proposed policy, with 883 stakeholders engaging which was the largest response level to date. [REDACTED]

[REDACTED] Home ownership and accessible housing assessment where also recognised within the policy, with support continuing for the Arran local letting initiative, to ensure those requiring to live in Arran were able to access housing on the island.

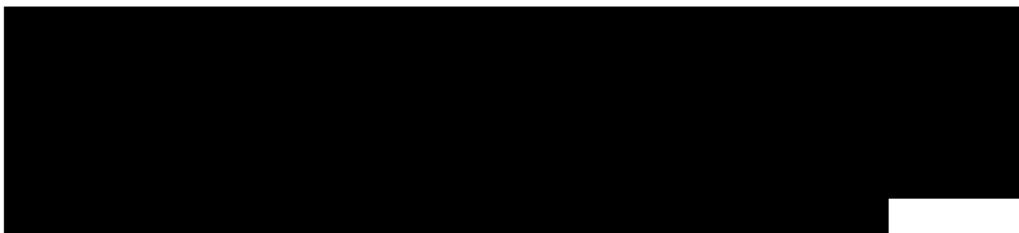
Mrs Forrest advised that due to changes being required to the IT system to align with the policy changes, charges would be incurred by the external IT system provider, [REDACTED]

[REDACTED] Mrs Forrest advised that, subject to all partners approving the Allocations Policy, the new policy and changes to the points system would go live from 1 November 2025. Performance reports in relation to allocations would be reported to Board in the quarterly performance reports, to allow monitoring of this area. Training would be provided to all relevant staff to ensure that the new policy changes were embedded and the Association's Voids and Lettings Co-ordinator had been involved in the policy review at all stages and was fully aware of all changes to the policy.

The Board noted the comprehensive nature of the Equality Impact Assessment prepared by North Ayrshire Council as part of the policy review.

Mrs Forrest recommended approval of the Allocations Policy which had taken into consideration the views provided by applicants during the consultation and it considered those most in housing need and gave them the appropriate level of priority. Mr G. Naylor advised that he was

content with the level of review carried out to the policy that all the priority groups had been represented in the right way within the policy.



Miss S. Greene enquired if additional points were awarded to all persons fleeing domestic violence, rather than solely for MARAC cases. Mrs Forrest confirmed that applicants fleeing domestic violence received additional priority points, however, MARAC cases received additional points on top of that, due to level of risk that these applicants were at.



Mr B. Sadler enquired if the policy reflected all changes that the Association had wanted. Mrs Forrest advised that she had not been involved in the review process since the start of the consultation, given she was not employed by the Association at this time, however, the Housing Managers and Voids and Lettings Co-ordinator confirmed that all feedback provided to the Council had been included in the review.

The Chair enquired on the impact on the Association's customers, Mrs Forrest commented that the policy would assist those customers hoping to move to a more suitable property and assist the vulnerable customers such as those fleeing domestic violence to get the move they needed and she was content the Association would be assisting those customers most in need, whilst continuing to support customers with health concerns and living in overcrowding conditions. With over 4000 applicants on the waiting list, the difficulty was that there were not enough homes available.

Following a query from Mr J. Miller regarding transparency and communication of approximate wait times, Mrs Forrest advised that unfortunately, due to properties being allocated on a priority basis, given the points-based system, it was very difficult to provide wait times given applicants' position on the waiting list was constantly changing. Customers could be advised if they were in a high, medium or low

categories and those in low categories were usually offered advice on other housing options.

After full consideration, the Board thereafter APPROVED the revised North Ayrshire Council Common Housing Register – Allocations Policy.

4. Annual Assurance Statement

The Chair commented on the importance of the Board being content and having full assurance of the Association's compliance with the Scottish Housing Regulator's Regulatory Framework to be able to agree the Annual Assurance Statement for submission.

Mr P. Mason reported on discussions at the Audit & Risk Committee earlier in the month regarding the self-assessment process and the Association also having the benefit of Mr G. Naylor recently joining the Association and reviewing the Association's assessment process and evidence bank and being able to compare this with his experience of carrying out this exercise elsewhere. Mr Mason advised that the Committee had queried whether some of the assessments deemed as N/A were N/A or complaint, however, overall the Committee had concluded they were comfortable and confident with the analysis and were happy to recommend the report. Mr G. Naylor commented on his experience of both the English and Scottish regulatory systems and, having reviewed the Association's deep dives, assessment process, and data provided to support the assessment, he was content it provided a high level of assurance, given the close linkage of the evidence bank to the regulatory standards.

Ms P. McEvoy referred to the assessment of compliance with the guidance and highlighted that there had been an update to guidance during the year for landlords to give assurance that they had met all duties in relation to tenant and resident safety and had obtained appropriate assurance of this compliance.

Ms McEvoy then reported on the steps of the self-assessment process and extensive work involved in refreshing the evidence bank, given the advanced timeline to complete the assessment prior to the departure of the previous Managing Director to allow consideration of the compliance level, which then allowed for the new Managing Director to also review the assessment and provide an independent view when they joined the organisation. This provided assurance that significant time and effort had been applied to deliver a quality service. As well as the Senior Management Team's assessment of compliance, this had also been reviewed by the Internal Audit Team, who had also concurred with the SMT's assessment.

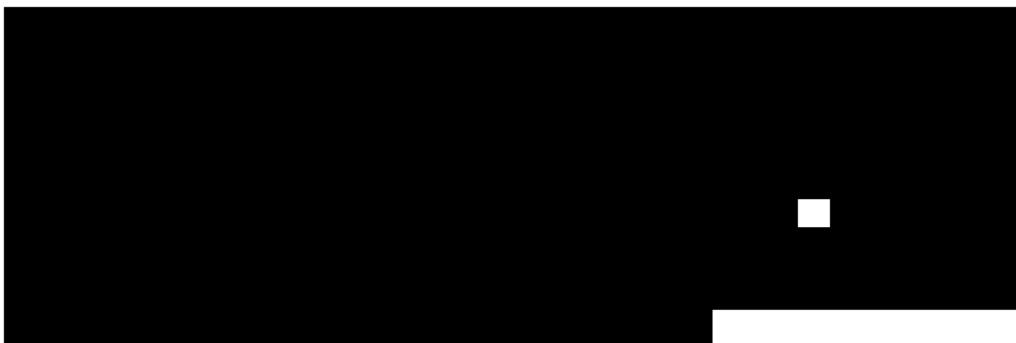
Ms McEvoy also drew attention to the results of the customer consultation in relation to the Association's openness and accountability

and if it took account of the correct priorities for customers, where 80% of customers either agreed or strongly agreed with the Association's approach.

Ms McEvoy highlighted the items to be included in the improvement plan which included 4 areas of deep dive during the year which aligned to the Association's continuous improvement plan, which the Committee had agreed. There were also 2 recommendations from Internal Audit relating to review of governance and standing orders which aligned to the review of the delegated authority framework (a carry forward from the previous year) and also a review of the financial regulations.

Mr J. Miller enquired on the response rate to the customer consultation and whether it provided enough of a snapshot of customer feedback. Ms McEvoy reported that the consultation had been issued to the Customer Sounding Board and had also been communicated on social media. Despite return rates being on the low side, the comments received aligned closely with the research resource survey results, received earlier in the year, therefore officers were confident that this provided enough feedback and the comments provided did not give cause for concern.

Mr B. Sadler commented on the low number of items on the improvement plan. Ms McEvoy referred to the deep dive of the complaints process carried out during the year and highlighted the 4 priority areas which had been identified for continuous improvement reviews during the year. The Board noted the intention that during Quarter 4 of the year, the priorities for next year would be considered and would also be included in the improvement plan to be carried out in the first part of 2026/27 which would align to next year's assessment process.



The Chair commented that he was comforted by the level of detail provided in the assessment report and the evidence bank. Ms McEvoy commented on the nature of the detailed Internal Audit which provided an additional level of assurance.

Following consideration of the requirements of the Annual Assurance Statement set out in the SHR's Statutory Guidance and the outcomes of the self-assessment process set out in the Regulatory Compliance Assessment Report and associated Improvement Plan, the Board

APPROVED the Annual Assurance Statement for submission to the Scottish Housing Regulator.

The Board commented on the quality of the report and supporting information provided and requested that their thanks were passed on to the staff involved in the self-assessment process.

5. **Any Other Business**

a) Pension Salary Sacrifice Scheme – [REDACTED]

After full consideration, the Board thereafter:

- a) APPROVED the new Pension Salary Sacrifice (PSS) [REDACTED] for employees of Riverside Scotland and
- b) APPROVED the use of the Seal to execute the Deed of Amendment to implement the PSS.

[REDACTED]

[REDACTED]

7. **Date of Next Meeting**

269th Board Meeting – 5.30 p.m. on Thursday 20 November 2025, at Riverside Scotland's offices, 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

G Naylor
Secretary
27 October 2025
GN/db Date